

MCCONNELL—called the health care crisis manufactured. The American people would beg to differ. I have said on this floor before, on several occasions, that last year 750,000 people filed for bankruptcy. That is true. I said previously that half the people who filed bankruptcy filed because of medical expenses. But we have learned of a report that came out last week which states that number is too small; that, realistically, it is about 70 percent of the people who file for bankruptcy file because of health care costs.

I have also said on this floor that half the people who filed for bankruptcy because of medical expenses did so even though they had insurance. We learned last week that number is also too small; that it is 62 percent. That means 62 percent of the people who filed for bankruptcy because of medical expenses were already insured. Is that a crisis in America—750,000 people filing for bankruptcy and about 70 percent of them filing because of health care costs, with 62 percent of those who filed for bankruptcy because of health care costs having health insurance? What a sad commentary on the present state of the health care delivery system in our country.

This weekend the assistant Republican leader said we should go back to square one. In fact, his exact quote was: "There is no way to fix this bill." That is what we do. We are legislators. I have been in Congress a long time. I have been fortunate to get things passed and never, ever have I gotten the legislation I wrote passed the way it was written. With rare exception that happens.

I would say to my friend, the junior Senator from Arizona, that Republicans have had a seat at the table from the very beginning of the health care debate. An example of that was in the HELP Committee, where 161 of the amendments Republicans offered in that committee were made a part of the bill that was reported out of that committee. So when you hear someone say there is no way to fix this bill, you have to look at the underlying statements this gentleman has made in the past: Basically, there is no problem with health care; things the way they are, are just fine; the fact that 750,000 people filed for bankruptcy last year, 70 percent because of health care costs, not important.

That is exactly what the legislative process is all about—changing things, working on things, trying to improve them, taking out things you don't like, debating, amending, and improving. Democrats stand ready to do so. I hope my Republican colleagues recognize that, even if the party leaders deny it.

As we round the latest turn along this journey, I renew my plea to this body—to Senators, Democrats, and Republicans: Let us discuss the specifics of this bill, not the whispers and wild rumors. While we disagree at times, let us at least agree that doing nothing is not an option. While each of us may

not say yes to each word of this bill as it currently reads, let us at least agree that simply saying no isn't enough.

We will do this work transparently, and we will do this work tirelessly. That may mean debating and voting late at night. It definitely means, I say to everyone within the sound of my voice, the next weekends—plural—we will be working. I have events this weekend that I will have to postpone; some will have to cancel. That is the way it will have to be with everyone. There is not an issue more important than finishing this legislation.

I know people have things they want to do back in their States and rightfully so. I know people have fundraisers because they are running for reelection. I know there are other important things they have to do. But nothing could be more important than this. We notified everybody prior to the break we would be working weekends. Our cloakroom did so by e-mails. We have transmitted this message time and time again. So we are going to have to work Saturdays and Sundays.

This crisis—and, yes, it is a real crisis—is simply too hazardous to our country and to its health not to work as much and as long as we have to. This is a good bill we have before us. It saves lives, saves money, and saves Medicare.

The evidence about this continues to pour in. Just a few days ago an MIT economist—one of the Nation's foremost economists—a man by the name of Jonathan Gruber, analyzed our bill and concluded it will help Americans pay less and get more. He found that while the cost of private insurance continues to rise at extremely rapid rates, those who use the new health care insurance changes we propose will save hundreds, and in some cases thousands, of dollars per year per person.

I am gratified we have already taken health insurance reform further than at any point in American history, but I am not satisfied and will not rest until we finish the job. Health care fairness will come if we dedicate the coming weeks to solutions, not scare tactics.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

HEALTH CARE REFORM

Mr. MCCONNELL. Mr. President, I wish to reiterate the point the majority leader made—that he is anticipating us being in on the weekends—and to underscore why that seems to be necessary, which is because the majority is intent on passing this health care bill that the American people oppose. We know that from all of the surveys.

In addition to that, there are a number of things that actually must be done this month: We have a debt ceiling expiring, or needing to be ex-

panded, according to the administration; we have not passed appropriations bills; there are tax extenders that expire at the end of the year; there are PATRIOT Act provisions that expire at the end of the year. There are many things we must do this month. Yet we are going to spend an enormous amount of time working on a bill the American people wish we would not pass this month.

Let me, first, welcome everybody back—Senators and staff—after what, hopefully, was a restful and happy Thanksgiving. I actually worked Monday and Tuesday of last week, and I had a chance to spend a good deal of time out in my State of Kentucky with a number of folks. I must tell you nobody was shy about telling me what they thought about the health care bill. Nobody was shy about it. They had obviously been paying a lot of attention to it. Many had focused on the vote to proceed to this 2,074-page bill, Saturday a week ago. Many people have an opinion. So far, not a single, solitary Kentuckian did I run into—admittedly, this is anecdotal—but not a single, solitary one said anything other than you have to stop that health care bill. I assured them we were going to do the very best we could to either dramatically change it by amendment or, hopefully, on a bipartisan basis, keep this 2,074-page bill from passing.

A lot of people I met had that kind of observation. I expect it is pretty similar across the country. Kentuckians want to know how spending trillions of dollars we don't have on a plan that raises health insurance premiums and taxes on families and small businesses is good for health care or for jobs or for the economy, for that matter. The fact is, Americans feel like they have been taken for a ride in this debate, and they are beginning to realize what administration officials meant when they said a crisis was a terrible thing to waste. Early this year, they said: A crisis is a terrible thing to waste.

The notion that we would even consider spending trillions of dollars we don't have in a way the majority of Americans don't even want is proof this health care bill is completely and totally out of touch with the American people. It is now perfectly clear what happened. The administration and its allies in Congress have wanted to push government-run health care for many years, and they view the economic crisis we are in as their moment to do it. So they sold their plan as an antidote to the recession, even though their plan would only make things worse. But now Americans are beginning to see the truth behind the rhetoric. No one believes—no one—that trillions in spending, taxes, and debt will do anything but kill jobs and darken the economic prospects of struggling Americans and their children.

The administration's health care plan will not alleviate the situation we are in. Instead, it would punish struggling Americans at a moment when all they want is a little help.

Proponents of this bill couch their efforts with the refrain that history is calling. I think they have got it half right. Someone's calling all right, but it is not history. It is the American worker. He is wondering where the jobs are. It is the middle-class family wondering how Congress could try to pass a scheme that won't do anything to control costs. It is one of the roughly 40 million seniors wondering when Medicare became a piggy bank to fund more government and higher premiums.

I have enumerated the specifics about the Medicare cuts in this bill before: nearly \$135 billion in cuts to hospitals, \$120 billion in cuts to Medicare Advantage, nearly \$15 billion in cuts to nursing homes, more than \$40 billion from home health agencies, early \$8 billion from hospices—hospices. Nearly one-half trillion dollars in cuts: this is what some have audaciously started referring to as "Saving Medicare." I don't know what's more preposterous: saying that this plan "saves Medicare," or thinking that people will actually believe you.

Arthur Diersing gets it. He is a constituent of mine from Versailles, KY. Here's what he had to say about this plan. He wrote:

I . . . agree that there are some things in the health care system that need to be fixed or improved. But let's work on the most important 5-6 issues rather than turn the whole system upside down, and run up the cost for all of us and take away from us seniors.

Mr. Diersing knows what he is talking about. He knows this bill doesn't reflect the views of the American people. Americans have been asking us to cut costs, not raise them. They want the kinds of step-by-step reforms that would actually make a difference, without bankrupting the country and without further expanding the role of the government in their lives. Americans don't want this bill to pass. Instead, they want us to earn their trust with the kind of commonsense reforms Republicans have been talking about all year and which our friends have brushed aside.

Americans want us to end junk lawsuits against doctors and hospitals that drive up costs. And yet there is not a serious word about doing so in the 2,074 pages of the Democrat bill. Americans want us to encourage healthy choices like prevention and wellness programs. And yet Democrat leaders couldn't come up with a serious word about these kinds of reforms in 2,074 pages.

Americans want us to lower costs by letting consumers buy coverage across State lines. They want us to let small businesses band together to negotiate lower insurance rates. And yet Democrats have ignored both of these ideas, despite having 2,074 pages to include such ideas.

Americans also want us to address the rampant waste, fraud, and abuse in the current system before we create an entirely new government program. And yet Democrats don't seriously confront

this problem in their 2,074 page monument to more government, more taxes, more spending, and more debt.

Americans are fed up with big-government solutions that drive up taxes and debt and which only seem to create more problems, more abuse, and more fraud.

In the face of this, our friends on the other side of the aisle appear determined to plow ahead with their plans. They don't seem to care that Americans are telling them to stop and start over and fix the problem, which is health care costs.

Democrat leaders may think they hear history calling. But the sounds they should be hearing are the voices and the concerns of ordinary Americans. The American people will be heard in this debate, I assure you. In a democracy, public opinion should not be and never is irrelevant.

At the beginning of the health care debate, we were told this \$1 trillion experiment would actually lower premiums for American families. Yet just this morning, this very morning, the independent Congressional Budget Office provided an analysis showing that the Democratic bill will actually increase premiums for American families. That is the CBO this morning. It indicated this will actually increase premiums for American families. So a bill that is being sold as a way to reduce costs actually drives them up.

The bottom line is this: After 2,074 pages and trillions more in government spending, massive new taxes and one-half trillion dollar cuts in Medicare, most people, according to the Congressional Budget Office—most people—will see their insurance premiums go up. This is not what the American people are asking for, and it certainly is not reform.

I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. There will now be a period for morning business until 3 p.m. with Senators permitted to speak for 10 minutes each.

The Senator from Florida is recognized.

HEALTH CARE REFORM

Mr. NELSON of Florida. Mr. President, when we start the debate on the health bill, I will be exceptionally eager to take the floor and to address some of the points the Republican leader has just addressed.

Most of us went home. As the minority leader said, most of us heard from our constituents who were not bashful about expressing their opinions. It is

interesting that a lot of those opinions I heard were from the people who are just reeling in agony because they are in the middle of some medical procedure such as chemotherapy and suddenly they get a notice from their insurance company that they are canceled or they are desperate to get health insurance coverage and have been terminated from their job where they had it, and then an insurance company tells them they will not insure them because they have a pre-existing condition.

I do not believe there is anybody in America who is satisfied with the way the overall health care and health insurance industry delivery system is giving us our health care. Whenever it is said this bill that is before the Senate now is going to increase the cost, let's remember our costs are already increased by the people who do not have insurance who end up at the most expensive place, which is the emergency room, since they have not had any preventive care when they are in an emergency. All of the rest of us pay for it. On average that is \$900 to \$1,000 that is tacked on to our insurance policies we are paying as a hidden tax to pay for all those whom, if brought into the health insurance system, we would not be paying for.

I will save the rest of my remarks until we get on the health bill.

THE ECONOMY

Mr. NELSON of Florida. Mr. President, I want to take this time to talk about this terrible economic recession. To those people, by the way, who do not have a job, it is not a recession, it is a depression. The times are difficult economically all over this country but especially in my State of Florida which has an unemployment rate that is well above the national average, and there are pockets in Florida where the unemployment rate is exceptionally soaring, such as southwest Florida. It is this continued economic devastation from home foreclosures, business closings, and high unemployment rates that is threatening the prosperity of the country and particularly States such as mine, Florida.

For example, in southwest Florida, we learned last week that another local bank had been shut down by Federal regulators. It is the sixth bank failure to hit that region this year. On the housing front, numbers were released that indicate Fort Myers still has a long way to go to climb out of the housing mess. While the positive news was that foreclosures had declined 20 percent from September to October, the area still ranks fifth in the country in foreclosures.

We need to continue the steps to get the housing market back on its feet. One of those steps we did include the \$8,000 tax credit for first-time home buyers. That goes through next spring. Most recently, we took one step further when we passed a \$6,500 tax credit for existing homeowners who sell their